

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 25-10182-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ann W. Chan
aka Ann Wan Wah Chan, aka Ann Chan
47 Lori Street
Monroe Township, NJ 08831

Social Security No.:
xxx-xx-5036

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 6/11/25
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: April 30, 2025
JAN: mmf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Ann W. Chan
Debtor

Case No. 25-10182-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 30, 2025

User: admin
Form ID: 132

Page 1 of 5
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db	+ Ann W. Chan, 47 Lori Street, Monroe Township, NJ 08831-8644
520584074	+ Baxter Financial, LLC, C/O Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4406
520506251	+ Citibank N.A., 111 Wall St, New York, NY 10005-3581
520506266	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
520506271	+ Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 30 2025 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 30 2025 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Apr 30 2025 20:42:22	Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514
520506231	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 30 2025 21:06:34	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674
520506232	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 30 2025 20:46:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016-8088
520531635	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 30 2025 20:46:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
520506226	Email/PDF: AffirmBKNotifications@resurgent.com	Apr 30 2025 20:56:06	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520506225	Email/PDF: AffirmBKNotifications@resurgent.com	Apr 30 2025 20:55:39	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520506235	Email/PDF: bncnotices@becket-lee.com	Apr 30 2025 20:55:41	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520506234	Email/PDF: bncnotices@becket-lee.com	Apr 30 2025 20:55:37	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520506233	Email/PDF: bncnotices@becket-lee.com	Apr 30 2025 20:55:39	Amex, PO Box 981537, El Paso, TX 79998-1537
520506244	Email/Text: BarclaysBankDelaware@tsico.com	Apr 30 2025 20:45:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520506243	Email/Text: BarclaysBankDelaware@tsico.com	Apr 30 2025 20:45:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Apr 30, 2025

Form ID: 132

Total Noticed: 52

520558882	Email/PDF: resurgentbknotifications@resurgent.com	Apr 30 2025 20:55:37	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520506246	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 30 2025 20:56:09	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520506245	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 30 2025 20:55:48	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520506249	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 30 2025 20:56:05	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
520506250	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 30 2025 20:55:50	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520506253	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 30 2025 20:45:00	Comenity Bank/Anniesez, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520506252	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 30 2025 20:45:00	Comenity Bank/Anniesez, PO Box 182789, Columbus, OH 43218-2789
520506255	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 30 2025 20:45:00	Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
520506254	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 30 2025 20:45:00	Comenity Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120
520506256	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 30 2025 20:45:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520506257	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 30 2025 20:45:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520506260	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 30 2025 20:56:03	Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
520506258	^ MEBN	Apr 30 2025 20:41:43	Deutsche Bank National Trust Company, c/o Hill Wallack, LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
520506259	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 30 2025 20:55:50	Dsnb Bloomingdales, PO Box 6789, Sioux Falls, SD 57117-6789
520506261	Email/Text: ecourts.col_efilings@fskslaw.com	Apr 30 2025 20:44:00	Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
520536671	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 30 2025 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520506262	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 30 2025 20:56:09	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
520506263	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 30 2025 20:55:49	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
520506264	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 30 2025 20:55:48	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520506268	Email/Text: M74banko@mercedes-benz.com	Apr 30 2025 20:44:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, PO Box 685, Roanoke, TX 76262-0685
520506267	Email/Text: M74banko@mercedes-benz.com	Apr 30 2025 20:44:00	Mercedes - Benz Financial Services, PO Box 961, Roanoke, TX 76262-0961
520506269	Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 30 2025 20:55:49	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
520506270	Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 30 2025 20:56:08	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
520573389	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 30 2025 20:55:48	PORTFOLIO RECOVERY ASSOCIATES, LLC,

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Apr 30, 2025

Form ID: 132

Total Noticed: 52

			POB 41067, Norfolk, VA 23541
520506275	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 30 2025 20:56:02	Synchrony Bank/Banana Republic, PO Box 71727, Philadelphia, PA 19176-1727
520506276	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 30 2025 20:55:34	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520506278	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 30 2025 20:45:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
520506277	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 30 2025 20:45:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
520554364	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 30 2025 20:44:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
520563608	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 30 2025 20:55:50	U.S. Bank National Association at. el, c/o MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520590294	+ Email/PDF: ebn_ais@aisinfo.com	Apr 30 2025 20:55:50	Verizon by American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520506280	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 30 2025 20:56:04	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520506279	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 30 2025 20:55:41	Walmart Credit Services/Capital One, PO Box 71746, Philadelphia, PA 19176-1746
520545480	Email/Text: bankruptcynotice@franklincredit.com	Apr 30 2025 20:45:00	Wilmington Savings Fund Society, FSB, et al., c/o Franklin Credit Management Corporati, P.O. Box 829629, Philadelphia, PA 19182-9629

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520532976	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674
520532977	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016-8088
520506229	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520506230	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520532971	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520532974	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520532975	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520532973	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520506227	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520506228	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520532970	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520532972	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520506242	*	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520532980	*	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520532987	*	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
520506240	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520506241	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520532979	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520532985	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520532986	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520506236	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520506237	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520506238	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520506239	*	Amex, PO Box 981537, El Paso, TX 79998-1537

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Apr 30, 2025

Form ID: 132

Total Noticed: 52

520532978	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520532981	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520532982	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520532983	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520532984	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520532989	*	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520532988	*	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520506248	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520532991	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520532993	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520506247	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520532990	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520532992	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520532994	*	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
520532995	*	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520532996	*+	Citibank N.A., 111 Wall St, New York, NY 10005-3581
520532998	*	Comenity Bank/Anniesez, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520532997	*	Comenity Bank/Anniesez, PO Box 182789, Columbus, OH 43218-2789
520533000	*	Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
520532999	*	Comenity Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120
520533001	*	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520533002	*	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520533005	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
520533003	*+	Deutsche Bank National Trust Company, c/o Hill Wallack, LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
520533004	*	Dsnb Bloomingdales, PO Box 6789, Sioux Falls, SD 57117-6789
520533006	*	Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
520533007	*	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
520533008	*	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
520506265	*	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520533009	*	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520533010	*	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520533011	*	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
520533013	*	Mercedes - Benz Financial Services, Attn: Bankruptcy, PO Box 685, Roanoke, TX 76262-0685
520533012	*	Mercedes - Benz Financial Services, PO Box 961, Roanoke, TX 76262-0961
520533014	*	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
520533015	*	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
520506272	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520506273	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520506274	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520533016	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520533017	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520533018	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520533019	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520533020	*+	Synchrony Bank/Banana Republic, PO Box 71727, Philadelphia, PA 19176-1727
520533021	*	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520533023	*	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
520533022	*+	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
520533025	*	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520533024	*+	Walmart Credit Services/Capital One, PO Box 71746, Philadelphia, PA 19176-1746

TOTAL: 0 Undeliverable, 73 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Apr 30, 2025

Form ID: 132

Total Noticed: 52

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian E Caine	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit VI Trust Series 2012-1 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Daniel E. Straffi	on behalf of Debtor Ann W. Chan bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6